

## **Issue 2: INSIDER'S EDGE: What's the deal with the ACA?**

Medicaid Marge here, your leading lady of all things Health Care Reform! I bet you've heard about health care reform, a.k.a., the Patient Protection and Affordable Care Act? (Phew, what a mouthful, let's just call it the ACA, shall we?) At 1,990 pages, it's a quick read. Let's start at page 1....

### ***One Hundred Eleventh Congress of the United States of America*** **AT THE SECOND SESSION**

Begun and held at the City of Washington on Tuesday, the fifth day of January, two thousand and ten

An Act Entitled The Patient Protection and Affordable Care Act...



## **Pressed for Time?**

You didn't really think I'd make you read that entire thing did you? This isn't called the INSIDER'S EDGE for nothing! Here's the skinny on the ACA.

President Obama signed the ACA into law on March 23, 2010. (Yes, that was a while ago!)



After a series of legal challenges (what kind of story would this be without a fight?), the Supreme Court upheld all of the law except for the requirement that states expand Medicaid. Ah, the plot thickens! Every state had to decide for itself whether to expand Medicaid. (I bet you can guess where this story is headed for Maryland.)



That's right! Governor O'Malley and the State of Maryland decided to expand our Medicaid program! Maryland was one of the first states to take the plunge, which makes us the leaders of the pack. Pretty nifty, right?

**HOT TREND ALERT!** One more thing you NEED TO KNOW before I sign off...Forget wearing black, having health care coverage is the latest trend! **The ACA has an *individual mandate*.** This means everybody...you, your BFF, that one neighbor you secretly can't stand...everybody under sixty-five **MUST** have health coverage—either through Medicaid or a private insurance plan. Don't think health coverage looks good on you? A tax penalty may not look so good on your wallet.

Trust me, nothing feels as good to your health and bank account as having health insurance on a disastrous day. (Not to mention the day you just want to swing by the doc's for a basic check-up, or that time your kid gets sick, or....ANYWAY!) **Don't worry**, no one has to start shelling out for Coach and Louis Vuitton to fit in, there will be lots of changes in place to make getting coverage affordable.

Have questions? Feel free to e-mail me, [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov), and I may feature your question in an upcoming issue of INSIDER'S EDGE.

See you next time!